



FOR IMMEDIATE RELEASE — April 2, 2012  
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## **Library System Accepts Online Payments**

(Carlisle, PA) – Jonelle Darr, Executive Director of the Cumberland County Library System, announced today that the Cumberland County Library System accepts online credit and debit card payments via Visa, MasterCard or Discover cards for outstanding fines for overdue materials, or charges for lost or damaged materials.

Called SmartPAY, the online system was launched quietly on February 1. Darr said that “in the past two months, without any publicity at all, an average of 4 people per day have made payments that total about \$2,580.” She expects that as people learn about the online system, more people will start using SmartPAY regularly.

Darr said that people really enjoy the convenience of paying bills online. “Plus, since having a balance due on a library account can prevent people from using the library system’s online services, such as downloadable eBooks, doing online research, people can immediately eliminate any balance due, and then can start using web site services right away.”

Darr said that library customers can trust the new SmartPAY system. “SmartPAY provides a place for secure online transactions that comply with the latest Payment Card Industry Data Security Standards (PCI DSS). So, our customers can be confident that their transactions are handled in as safe a manner as possible.”

Darr said that the SmartPAY service has come at additional cost for the library system. The new service has added about \$6500 to the system’s annual operating costs. “But, we believe that our investment will pay off in the long run, because people will find it to be an easier way to manage their library card accounts quickly.”

To help with the costs of maintaining the online system, Darr said that the library system charges a \$1.50 fee for each payment to help pay for the server’s annual maintenance costs. SmartPAY also requires a minimum \$5 charge.

On average, the library system receives about \$350,000, or 6%, of its annual revenue from library fines and fees. To use the SmartPay service, or for more information about it, visit the library system web site at <http://CumberlandCountyLibraries.org/PayFines>.